

Guidelines compliance table

EBA/GL/2016/06 Appendix 1

Issued 28 September 2016; Date of application – 13 January 2018
 (Updated: 12.12.2017)

Guidelines on remuneration policies and practices related to the sale and provision of retail banking products and services

The following competent authorities* comply or intend to comply with the EBA's Guidelines on remuneration of sales staff:

		Competent authority	Complies or intends to comply	Comments
Member State				
BE	Belgium	National Bank of Belgium (also on behalf of the Financial Services and Markets Authority and the Federal Public Service	Intends to comply**	Application date is 13 January 2018. However, the necessary legislative and/or regulatory proceedings are still ongoing.

		Competent authority	Complies or intends to comply	Comments
		Economy, S.M.Es, Self-employed and Energy)		
BG	Bulgaria	Българска народна банка (Bulgarian National Bank)	Yes	
CZ	Czech Republic	Česká Národní Banka (Czech National Bank)	Intends to comply**	Application date is 13 January 2018. The implementation of these Guidelines is without prejudice to the credit institutions' requirement to comply with the EBA Guidelines on sound remuneration policies under Articles 74(3) and 75(2) of Directive 2013/36/EU and disclosures under Article 450 of Regulation (EU) No 575/2013.
DK	Denmark	Finanstilsynet (Danish Financial Supervisory Authority)	No	Does not comply and does not intend to comply with all or parts of the Guidelines. The Danish Financial Supervisory Authority intends to comply with the Guidelines by 13 January 2018, with one exception: the Guidelines will not apply to payment institutions and electronic money institutions under Directive (EU) 2015/2366 (PSD2), because Articles 11(4) of and 3(1) of PSD2 will be transposed into Danish financial legislation very close to the wording of the articles and thus will not contain specific requirements regarding remuneration policies and practices related to sale and provision of retail banking products and services.
DE	Germany	Bundesanstalt für Finanzdienstleistungsaufsicht	Intends to comply**	With regard to the Guidelines applicable to credit institution, BaFin intends to comply by 13 January 2018. With regard to the Guidelines applicable to credit intermediaries, the Federal Ministry for Economic Affairs and Energy has informed us that it intends to apply these Guidelines (by 13.01.2018) while fully

		Competent authority	Complies or intends to comply	Comments
				respecting the principle of proportionality according to para. 13 of the Guidelines.
EE	Estonia	Finantsinspektsioon (Financial Supervision Authority)	Intends to comply**	Application date is 13 January 2018. However, the necessary legislative and/or regulatory proceedings are still ongoing.
IE	Ireland	Central Bank of Ireland	Intends to comply**	Application date is 13 January 2018
EL	Greece	Τράπεζα της Ελλάδος (Bank of Greece)	Intends to comply**	Application date is 13 January 2018
HR	Croatia	National Bank of Croatia	Intends to comply**	Application date is 13 January 2018
ES	Spain	Banco de España (Bank of Spain)	Intends to comply**	Application date is 13 January 2018
FR	France	Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervisory & Resolution Authority)	Intends to comply**	Application date is 13 January 2018
IT	Italy	Banca d'Italia (Bank of Italy)	Intends to comply**	Application date is 13 January 2018
CY	Cyprus	Κεντρική Τράπεζα της Κύπρου (Central Bank of Cyprus)	Intends to comply**	Application date is 13 January 2018
LV	Latvia	Finanšu un Kapitāla tirgus Komisija (Financial and Capital Market Commission)	Intends to comply**	Application date is 13 January 2018
LT	Lithuania	Lietuvos Bankas (Bank of	Intends to comply**	Application date is 13 January 2018

		Competent authority	Complies or intends to comply	Comments
		Lithuania)		
LU	Luxembourg	Commission de Surveillance du Secteur Financier (Commission for the Supervision of Financial Sector)	Intends to comply**	Application date is 13 January 2018
HU	Hungary	Magyar Nemzeti Bank (The Central Bank of Hungary)	Intends to comply**	Application date is 13 January 2018
MT	Malta	Malta Financial Services Authority	Intends to comply**	Application date is 13 January 2018. However, the necessary legislative and/or regulatory proceedings are still ongoing.
NL	Netherlands	De Nederlandsche Bank (National Bank of Netherlands)	Intends to comply**	Application date is 13 January 2018
AT	Austria	Finanzmarktaufsicht (Financial Market Authority)	Intends to comply**	Application date is 13 January 2018
PL	Poland	Komisja Nadzoru Finansowego (Polish Financial Supervision Authority)	Yes	
PT	Portugal	Banco de Portugal (Bank of Portugal)	Intends to comply**	Application date is 13 January 2018. However, the necessary legislative and/or regulatory proceedings are still ongoing.
RO	Romania	Banca Națională a României (National Bank of Romania)	Yes	

	Competent authority	Complies or intends to comply	Comments
SI	Slovenia Bank Slovenije (National Bank of Slovenia)	Yes	Bank Slovenije already complies with the Guidelines in respect of credit institutions under Directive 2013/36/EU (CRDIV), payment institutions under Directive 2007/64/EC (PSD1) and electronic money institutions under Directive 2009/110/EC (EMD).
		Intends to comply**	Bank Slovenije intends to comply with the Guidelines in respect of creditors and credit intermediaries under Directive 2014/17/EU (MCD), with an application date of 13 January 2018. However, the necessary legislative and/or regulatory proceedings are still ongoing.
SK	Slovakia Národná Banka Slovenska (National Bank of Slovakia)	Intends to comply**	Application date is 13 January 2018. However, the necessary legislative and/or regulatory proceedings are still ongoing.
FI	Finland Finanssivalvonta (Finnish Financial Supervisory Authority) Consumer Ombudsman (www.kkv.fi/en/) The Regional State Administrative Agency of Southern Finland (RSAASF)	Intends to comply**	Application date is 13 January 2018. The Guidelines have been implemented in the FIN-FSA regulation and guidelines : No 1/2017, Available in Finnish and in Swedish
		Yes	
		No	RSAASF has been designated in national legislation as an authority other than a competent authority as defined in Article 5 (3)(b) of Directive 2014/17/EU (MCD). However, RSAASF is not a competent authority as defined in Article 4(2)(i) of the Regulation 1093/2010/EU (EBA Regulation), is therefore not obliged to make every effort to comply with EBA Guidelines, and is also not competent to give binding instructions to actors under its supervision. RSAASF does therefore not intend to comply with EBA/GL/2016/06 but will make them available to all actors offering credit agreements under the MCD.

		Competent authority	Complies or intends to comply	Comments
SE	Sweden	Finansinspektionen (Swedish Financial Supervisory Authority)	Yes	
UK	United Kingdom	Prudential Regulation Authority (PRA)	Not applicable	The scope of the Guidelines are outside of the scope of PRA competence, and are therefore not applicable to the UK PRA. The relevant UK authority is responding.
		Financial Conduct Authority (FCA)	Intends to comply**	Application date is 13 January 2018

EU Institutions – Agencies

ECB	ECB	ECB	N/A	N/A
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EEA – EFTA State

IS	Iceland	Fjármálaeftirlitið (Financial Supervisory Authority, Iceland)	Intends to comply**	Application date is 13 January 2018. However, the necessary legislative and/or regulatory proceedings are still being undertaken.
LI	Liechtenstein	Finanzmarktaufsicht - FMA (Financial Market Authority)	Intends to comply**	Application date is 13 January 2018. However, the necessary legislative and/or regulatory proceedings are still being undertaken.
NO	Norway	Finanstilsynet (The Financial Supervisory Authority of Norway)	Yes	

European Territories under Article 355(3) TFEU

		Competent authority	Complies or intends to comply	Comments
UK	United Kingdom	Financial Services Commission (Gibraltar)		

*The EEA States other than the Member States of the European Union are not currently required to notify their compliance with the EBA's Guidelines. This table is based on information provided from those EEA States on a voluntary basis.

** Please note that, in the interest of transparency, if a competent authority continues to intend to comply after the application date, it will be considered "non-compliant" unless (A) the Guidelines relate to a type of institution or instruments which do not currently exist in the jurisdiction concerned; or (B) legislative or regulatory proceedings have been initiated to bring any national measures necessary to comply with the Guidelines in force in the jurisdiction concerned.

Notes

Article 16(3) of the EBA's Regulations requires national competent authorities to inform us whether they comply or intend to comply with each Guideline or recommendation we issue. If a competent authority does not comply or does not intend to comply it must inform us of the reasons. We decide on a case by case basis whether to publish reasons.

The EBA endeavour to ensure the accuracy of this document, however, the information is provided by the competent authorities and, as such, the EBA cannot accept responsibility for its contents or any reliance placed on it.

For further information on the current position of any competent authority, please contact that competent authority. Contact details can be obtained from the EBA's website www.eba.europa.eu.